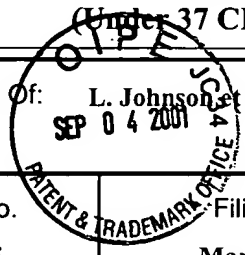


5850 2161 GAU 2768

TRANSMITTAL OF INFORMATION DISCLOSURE STATEMENT (Under 37 CFR 1.97(b) or 1.97(c))			Docket No. 049640-0002	
In Re Application Of: L. Johnson et al. 				
Serial No. 09/523,405		Filing Date March 10, 2000		Examiner Unassigned
Group Art Unit 2768				
Title: Routing Methods and Systems for Increasing Payment Transaction Volume and Profitability				
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Address to: Assistant Commissioner for Patents Washington, D.C. 20231				
37 CFR 1.97(b)				
1. <input checked="" type="checkbox"/> The Information Disclosure Statement submitted herewith is being filed within three months of the filing of a national application other than a continued prosecution application under 37 CFR 1.53(d); within three months of the date of entry of the national stage as set forth in 37 CFR 1.491 in an international application; before the mailing of a first Office Action on the merits, or before the mailing of a first Office Action after the filing of a request for continued examination under 37 CFR 1.114.				
37 CFR 1.97(c)				
2. <input type="checkbox"/> The Information Disclosure Statement submitted herewith is being filed after the period specified in 37 CFR 1.97(b), provided that the Information Disclosure Statement is filed before the mailing date of a Final Action under 37 CFR 1.113, a Notice of Allowance under 37 CFR 1.311, or an Action that otherwise closes prosecution in the application, and is accompanied by one of:				
<input type="checkbox"/> the statement specified in 37 CFR 1.97(e);				
OR				
<input type="checkbox"/> the fee set forth in 37 CFR 1.17(p).				

TRANSMITTAL OF INFORMATION DISCLOSURE STATEMENT
(Under 37 CFR 1.97(b) or 1.97(c))

Docket No.
049640-0002

In Re Application: **JOHN L. JOHNSON et al.**

Serial No.
09/523,405

Filing Date
March 10, 2000

Examiner
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Group Art Unit
2768

Routing Methods and Systems for Increasing Payment Transaction Volume and Profitability

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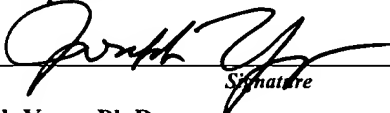
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Dated: August 27, 2001

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